

2002 HOMEOWNER'S PREMIUM COMPARISON
CLIFTON

COMPANY	HO3	HO4	HO6
AAA MIDLANTIC INSURANCE COMPANY OF NEW JERSEY	\$391	\$168	\$126
ACE AMERICAN INSURANCE CO (Formerly Cigna Insurance Company)	\$342	\$0	\$0
AGWAY INSURANCE COMPANY	\$370	\$110	\$199
ALL AMERICA INSURANCE CO (Central Mutual)	\$368	\$161	\$205
ALLSTATE NEW JERSEY INSURANCE CO	\$384	\$108	\$145
AMERICAN FIRE & CAS CO (Ohio Casualty)	\$380	\$102	\$142
AMERICAN HOME ASSURANCE COMPANY (Premier)	\$362	\$0	\$0
AMERICAN HOME ASSURANCE COMPANY (Standard)	\$394	\$76	\$104
ASSOCIATED INDEMNITY CORPORATION (Firemans Fund)	\$417	\$229	\$204
AMERICAN NATIONAL FIRE (Great American)	\$431	\$153	\$134
AMICA MUTUAL INSURANCE CO*	\$419	\$148	\$209
ARMED FORCES INSURANCE EXCHANGE@	\$294	\$0	\$160
ASSURANCE CO OF AMERICA (Maryland)	\$351	\$104	\$144
ATLANTIC EMPLOYERS INS CO (Formerly CIGNA)	\$402	\$97	\$137
ATLANTIC MUTUAL INSURANCE CO	\$448	\$221	\$245
BAY STATE INSURANCE CO (Andover)	\$371	\$125	\$173
BLUE RIDGE INSURANCE CO (Wintherthur Swiss)**	\$286	\$118	\$178
CAMBRIDGE MUTUAL FIRE INS CO (Andover)	\$447	\$131	\$179
CAMDEN FIRE INSURANCE COMPANY (OneBeacon Insurance Group)	\$470	\$175	\$201
CENTENNIAL INSURANCE CO (Atlantic Mutual)	\$489	\$128	\$154
CENTRAL MUTUAL INSURANCE COMPANY	\$451	\$161	\$205
CENTRE INSURANCE CO (Pref)	\$374	\$0	\$168
CENTRE INSURANCE CO (Std)	\$436	\$0	\$168
CHUBB INSURANCE CO OF NJ (CHUBB)	\$376	\$119	\$164
CITIZENS INSURANCE CO (Hanover)	\$364	\$0	\$0
COLONIAL PENN INSURANCE CO	\$345	\$109	\$152
COMMERCIAL INS. CO. OF NEWARK, NJ (Encompass Group)	\$310	\$231	\$177
CONTINENTAL INSURANCE CO OF NEW JERSEY (Encompass Group)	\$381	\$308	\$236
CUMBERLAND MUTUAL FIRE INS CO (Pref)	\$362	\$0	\$0
CUMBERLAND MUTUAL FIRE INS CO (Std)	\$436	\$152	\$196
ELECTRIC INSURANCE COMPANY	\$258	\$94	\$132
EXCELSIOR INSURANCE CO	\$294	\$143	\$179
FARM FAMILY CASUALTY INSURANCE CO@	\$253	\$86	\$146
FARMERS INS CO OF FLEMINGTON*** (Frmly Farmers Mutual Fire Assurance Assn of NJ)	\$392	\$158	\$155
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Pref)	\$383	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Premier)	\$338	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Std)	\$465	\$181	\$200
FEDERAL INSURANCE CO (Chubb)	\$568	\$119	\$164
FIDELITY AND GUARANTY INSURANCE COMPANY (USF&G)	\$361	\$0	\$168
FIREMAN'S FUND INDEMNITY CORP (FIREMAN'S FUND)	\$485	\$0	\$0
FIREMAN'S FUND INSURANCE CO (FIREMAN'S FUND)	\$417	\$229	\$204
FIRST TRENTON INDEMNITY CO (Travelers)	\$342	\$114	\$146
FITCHBURG MUTUAL INSURANCE CO	\$386	\$140	\$199
FMI INSURANCE CO (Franklin Mutual)***	\$300	\$0	\$156
FOUNDERS INSURANCE COMPANY(Pref) (Formerly Pennsylvania Nat'l)	\$350	\$0	\$0
FOUNDERS INSURANCE COMPANY(Std) (Formerly Pennsylvania Nat'l)	\$408	\$154	\$189
FRANKLIN MUTUAL INSURANCE CO***	\$373	\$126	\$165
GERMANTOWN INSURANCE COMPANY	\$355	\$0	\$225
GRAPHIC ARTS MUTUAL INS CO TIER 1 (Utica)	\$385	\$125	\$176
GRAPHIC ARTS MUTUAL INS CO TIER 2 (Utica)	\$304	\$0	\$0
GREAT AMERICAN INSURANCE CO (GREAT AMERICAN)	\$364	\$249	\$214
GREAT NORTHERN INS CO (Chubb)	\$349	\$111	\$153
HANOVER INSURANCE CO	\$539	\$125	\$162
HARLEYSVILLE INSURANCE COMPANY (Formerly Minnesota Fire Ins Co)	\$346	\$168	\$148
HARLEYSVILLE INS CO OF NJ (Pref)***	\$410	\$0	\$164
HARLEYSVILLE INS CO OF NJ (Std)***	\$477	\$189	\$192
HARTFORD CASUALTY INSURANCE CO (HARTFORD)	\$404	\$98	\$123
HARTFORD FIRE INSURANCE CO (HARTFORD)	\$539	\$124	\$159
HARTFORD UNDERWRITERS INSURANCE CO (HARTFORD)	\$363	\$105	\$145
HIGHLANDS INSURANCE CO	\$289	\$84	\$143
HOMESITE INSURANCE COMPANY (Newly Approved)	\$396	\$184	\$174
INSURANCE CO OF NO AMERICA (Formerly CIGNA)***	\$302	\$0	\$0
LIBERTY MUTUAL FIRE INSURANCE CO	\$309	\$127	\$138

2002 HOMEOWNER'S PREMIUM COMPARISON
CLIFTON

COMPANY	HO3	HO4	HO6
MARYLAND CASUALTY CO (MARYLAND)	\$391	\$129	\$182
MASSACHUSETTS BAY INS CO (Hanover)	\$413	\$121	\$148
MERCER MUTUAL INSURANCE CO (Pref)	\$315	\$0	\$0
MERCER MUTUAL INSURANCE CO (Std)	\$405	\$146	\$186
MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS)	\$341	\$0	\$210
MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)	\$402	\$191	\$213
MERRIMACK MUTUAL FIRE INS CO (Andover)	\$413	\$131	\$179
METROPOLITAN GROUP PROPERTY & CASUALTY	\$559	\$117	\$175
METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY	\$328	\$150	\$167
NATIONAL GENERAL INSURANCE CO	\$278	\$146	\$167
NEW JERSEY RE-INSURANCE CO (NJM)	\$370	\$70	\$111
NEW JERSEY MANUFACTURERS INS CO* @	\$317	\$63	\$97
NEWARK INS CO (Pref)	\$379	\$86	\$117
NEWARK INS CO (Std)	\$465	\$102	\$142
NEWARK INS CO (Super Pref)	\$345	\$0	\$106
OHIO CASUALTY INSURANCE CO (OHIO CASUALTY)	\$507	\$106	\$151
ONEBEACON INSURANCE CO (Frmly General Accident Ins co)	\$470	\$175	\$201
PA MILLERS MUTUAL INSURANCE CO#	\$382	\$127	\$221
PAWTUCKET MUTUAL INSURANCE CO	\$466	\$156	\$175
PENN MUTUAL INSURANCE CO (Pref)	\$409	\$0	\$162
PENN MUTUAL INSURANCE CO (Std)	\$446	\$114	\$180
PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group)	\$419	\$168	\$193
PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO	\$549	\$178	\$256
PREFERRED MUTUAL INS CO	\$360	\$130	\$183
PRESERVER INS CO (Motor Club of Amer) (Pref)	\$281	\$0	\$108
PRESERVER INS CO (Motor Club of Amer) (Std)	\$393	\$128	\$148
PROFORMANCE INSURANCE COMPANY	\$370	\$0	\$197
PROVIDENCE MUTUAL FIRE INSURANCE CO*	\$382	\$138	\$142
PROVIDENCE WASHINGTON INS CO	\$323	\$136	\$112
PRUDENTIAL PROP AND CAS CO OF NJ	\$370	\$123	\$135
PUBLIC SERVICE MUTUAL INSURANCE CO	\$402	\$118	\$114
QUINCY MUTUAL FIRE INSURANCE CO	\$338	\$119	\$167
RUTGERS CASUALTY INSURANCE CO	\$312	\$108	\$118
SELECTIVE INS CO OF AMERICA (SELECTIVE)	\$352	\$124	\$164
SELECTIVE WAY INSURANCE CO (SELECTIVE)	\$280	\$0	\$164
SENTRY INSURANCE A MUTUAL CO	\$513	\$100	\$159
SHELBY CASUALTY INSURANCE COMPANY	\$498	\$143	\$201
STATE CAPITOL INSURANCE CO	\$363	\$96	\$168
STATE FARM FIRE AND CASUALTY CO	\$383	\$106	\$139
TIG INSURANCE COMPANY	\$490	\$118	\$146
TOKIO MARINE AND FIRE INSURANCE CO	\$366	\$118	\$282
TWIN CITY FIRE INS CO (Hartford)	\$404	\$98	\$123
US FIDELITY AND GUARANTY CO (USF&G)	\$409	\$187	\$254
USAA CASUALTY INSURANCE CO (USAA)* @	\$403	\$0	\$133
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)* @	\$353	\$0	\$108
UTICA MUTUAL INSURANCE	\$442	\$144	\$204
VIGILANT INSURANCE CO (Chubb)	\$431	\$119	\$164
WEST AMERICAN INSURANCE CO (Ohio Casualty)	\$443	\$102	\$130
YASUDA FIRE & MARINE INSURANCE COMPANY	\$672	\$110	\$160
WEIGHTED AVERAGE	\$372	\$106	\$141

NOTES:

*Company pays dividends.

**Company provides MORE coverage than HO4 profile and LESS coverage than HO6 profile.

***Company provides MORE coverage than profile.

#Company's deductible is SMALLER than profile.

@Company insures only members of certain groups or professional associations.

\$0 Company does not write this policy form.

Some companies in coastal areas provide higher deductibles.

Rates may differ in groups based on eligibility requirements.

Prices based on data collected as of 12/31/01.